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Application Number	10/720,800
Filing Date	November 24, 2003
First Named Inventor	Hodges
Group Art Unit	2109
Examiner Name	Sikri, Anish
Attorney Docket Number	030349

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Examiner Initials *	Cite No. ¹	U.S. Patent Document Number	Kind Code ² (if known)	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Examiner Signature	/Anish Sikri/ (01/21/2009)	Date Considered	01/21/2009
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/A.S./		Greene, William, "Sample selection in credit-scoring models", March 31, 1998, Dept. of Econ, Stern School of Business, NYU, Elsevier Science, Japan and the World Economy, Pgs 299-316

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